

United States Bankruptcy Court  
Eastern District of New YorkIn re:  
Joseph D. McBride  
DebtorCase No. 15-45569-nhl  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: admin  
Form ID: 318DF7Page 1 of 2  
Total Noticed: 18

Date Rcvd: Mar 10, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2016.

db +Joseph D. McBride, 2371 East 16th Street, Brooklyn, NY 11229-4435  
 smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719  
 smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300  
 smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001  
 8714654 +Citi Corp Credit Services, Citicorp Cred Svcs/ Centralized Bankrupt, Po Box 790040, St Louis, MO 63179-0040  
 8714655 +Citibank, Citicorp Cred Svcs/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040  
 8714656 +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400  
 8714673 +John Jay College, 445 W 59 St Rm 3400, New York, NY 10019-1199  
 8714677 +US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448  
 8714678 +Wells Fargo, Wells Fargo Bank, Mac X2505-033 Pob 10438, Des Moines, IA 50306  
 8714679 +Wells Fargo, Po Box 84712, Sioux Falls, SD 57118-4712  
 8714680 +Yeshiva University, 500 West 185th Street, New York, NY 10033-3299

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BDJDOYAGA.COM Mar 10 2016 18:18:00 David J Doyaga, 26 Court Street, Suite 1002, Brooklyn, NY 11242-1110  
 smg +E-mail/Text: ustpreregion02.br.ecf@usdoj.gov Mar 10 2016 18:18:36  
 Office of the United States Trustee, Eastern District of NY (Brooklyn Office),  
 U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449  
 8714653 +EDI: CHASE.COM Mar 10 2016 18:18:00 Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
 8714674 +EDI: CBSKOHL.S.COM Mar 10 2016 18:18:00 Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120  
 8714675 +EDI: NAVIENTFKASMSERV.COM Mar 10 2016 18:18:00 Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500  
 8714676 +EDI: PRA.COM Mar 10 2016 18:18:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541

TOTAL: 6

## \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

8714657\* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400  
 8714658\* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400  
 8714659\* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400  
 8714660\* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400  
 8714661\* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400  
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 8714664\* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400  
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 8714669\* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400  
 8714670\* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400  
 8714671\* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400  
 8714672\* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400

TOTALS: 0, \* 16, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 12, 2016

Signature: /s/Joseph Speetjens

District/off: 0207-1

User: admin  
Form ID: 318DF7

Page 2 of 2  
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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 10, 2016 at the address(es) listed below:

David J Doyaga david.doyaga@verizon.net, NY98@ecfcbis.com,  
Julio E Portilla on behalf of Debtor Joseph D. McBride jp@julioportillalaw.com,  
dskrip@julioportillalaw.com  
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**Debtor 1 **Joseph D. McBride**Social Security number or ITIN **xxx-xx-1125**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN \_ \_ \_ \_ \_

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court Eastern District of New York  
 271-C Cadman Plaza East, Suite 1595  
 Brooklyn, NY 11201-1800

Case number: **1-15-45569-nhl**Chapter: **7****Order of Discharge and Final Decree**

Revised: 12/15

**IT IS ORDERED:**

A discharge under 11 U.S.C. § 727 is granted to:

Joseph D. McBride

**IT IS FURTHER ORDERED:**

- David J Doyaga (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

**BY THE COURT**

Dated: March 10, 2016

s/ Nancy Hershey Lord  
 United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**